TRANSFORMING BANKING

DIGITAL REVOLUTION HAS CHANGED THE RULES
Exceeding customer expectations is the key to your growth strategy
TRANSFORMING BANKING

Banks are pursuing growth after years of cost reduction. But banking has irreversibly changed.

• Regulation continues to reshape the industry; demanding banks have far greater and immediate insight into all corners of their operations

• Disruptive technology is enabling agile new entrants such as Fintech or Challenger banks. Blockchain, alone, could change market structures in ways we don’t fully understand

• Customers expect to bank where and when they choose with little or no “friction” if they move between channels

But with over-reliance on legacy IT systems, heavily siloed data and applications and insufficient visibility into operations and risks, banks are turning to digital transformation.

Software AG – creator of the world’s first Digital Business Platform – can help.
WHAT IS HAPPENING TODAY

Banks are no strangers to change. They have embraced phone, online and mobile. They have seen the importance of a branch network rise, fall and then rise again. They are managing the regulatory fallout from the greatest financial crisis of our age.

But banks struggle with change like any other industry.

The case for digital transformation is clear. Are you ready for the journey?
WHAT IS HAPPENING TODAY

- **Competition:** Technology has enabled Challenger banks and Fintech start-ups. These agile, often less regulated, digitally born competitors appeal to a new generation of “connected” customer. Success for banks will be defined by how they approach these new entrants (compete or collaborate).

- **Channels:** Customers expect to bank where, when and how they choose with a seamless customer experience if they switch between channels. Customers are demanding an omni-channel experience from banks who have spent years building multi-channel banking.

- **Regulation:** A common thread runs through much of today’s regulatory upheaval – the need for greater visibility into operations and the ability to take action, quickly. This requires enterprise-wide system and data integration, real-time analytics and continuous risk and compliance monitoring that banks have historically struggled to deliver.

The case for digital transformation is clear. Are you ready for the journey?
OUR VISION FOR TOMORROW

Digital transformation does more than support your company strategy. It is your company strategy.

Today, every business has to be a digital business. Technology does more than support the business. It is the business. Data isn’t just reported on. It is acted on – now. Business processes don’t constrain progress. Processes rapidly evolve to drive progress. This is the goal of COOs, CIOs, CTOs and line of business leaders.

With a digital business platform:

- Roadmap your digital journey and implement new business designs
- Declutter the complexity of digital financial services
- Align and respond to customers’ decisions to deliver positive customer experience

Only a Digital Business Platform can plan and deliver transformation on this scale.
TRANSFORMING BANKING IN THE REAL WORLD

Banking is undergoing unprecedented technological change. Digital transformation will define the future of banking.

Pioneering banks embrace digital transformation
Fully Realize Omni-channel

Omni-channel requires data from all channels to flow seamlessly around the enterprise and for business processes to orchestrate an omni-channel experience from a multi-channel IT architecture.

Omni-channel demands:

- Reshaping organizational structures to create an enterprise-wide view that supports intelligent multi-channel activities
- Advanced integration of banking applications and the careful management of customer experience within each channel interaction point
- Building infrastructure and processes at scale to support multi-channel information sharing in real time to deliver seamless customer transactions and a consistent customer experience

Pioneering retailers embrace digital transformation
Incorporate Disruptive Technology

When firms innovate with new technologies, they must operationalize within the wider enterprise IT landscape – without creating more “spaghetti” connections – in order to fully realize the benefits.

Adoption of disruptive technology, such as blockchain, demands:

- Looking “beyond” traditional banking value chains to identify new opportunities
- Focusing on “events” and “things”
- IT teams align to the end customer as well as the business

Pioneering retailers embrace digital transformation
Effective Management of Risk and Compliance

Managing regulatory complexity and the roll out of new regulation is a priority for financial services.

Regulatory compliance demands:

- Business & IT transformation tools to plan and execute digitization programs
- Data consistency, integration and real-time visibility across front, middle and back office
- Agile platform-based risk and compliance solutions not rigid packaged applications
THE BENEFITS OF TRANSFORMING WITH SOFTWARE AG


- **Differentiation**: Business transformation through the implementation of new digital business technology to create new business designs

- **Independent**: Software AG’s integration solution is vendor agnostic – avoiding vendor lock-in – and will work to interconnect the relevant systems, internally, externally on-premises and in the cloud

Set the agenda. Lead the market.
THE BENEFITS OF TRANSFORMING WITH SOFTWARE AG

- **Agility**: The confidence in knowing that whatever your future technology choices or business direction, the Digital Business Platform gives you the agility to react and respond accordingly.

- **Future-proofing**: Standardized, transparent processes across the enterprise allow future-proof growth across existing investments and new technologies.

- **Scalable**: A scalable digital solution for businesses of all sizes, with proven capability to scale to the massive volumes associated within banking.

Set the agenda. Lead the market.
WHY SOFTWARE AG’s DIGITAL BUSINESS PLATFORM IS COMPELLING

Our platform and your brilliant ideas. See how to bring your innovations to life on our Digital Business Platform – an integrated set of technologies and tools to manage your digital transformation.

We’re passionate about your success.
DIGITAL PIONEERS
DO 7 THINGS WELL:

1. Transformation: Prepare and execute digital transformation by streamlining processes across the banking value chain, designed and orchestrated across different systems within the business.

2. Integration: Connect across the heterogeneous IT landscape to eliminate bottlenecks to innovation and new market initiatives.

3. Data: Consider and account for the multiple data models that exist across the myriad systems within the bank.

We’re passionate about your success.
DIGITAL PIONEERS
DO 7 THINGS WELL:

- **4. Visibility**: Gain real-time understanding of the entire banking operation—reacting and responding dynamically to business problems and opportunities in order to harness the “banking moment”

- **5. Applications**: Automate and control processes across multiple applications and systems, eliminating human involvement to save time and improve productivity

- **6. Scale**: Leverage big data across the banking organization to enable streamlined decisions and processes driven by massive data quantities and sophisticated analytics

- **7. Connectivity**: Facilitate ease of data sharing both inside the business and externally to improve overall business efficiency

We’re passionate about your success.
TRANSFORM WITH SOFTWARE AG
Start your digital future today.

Learn more now